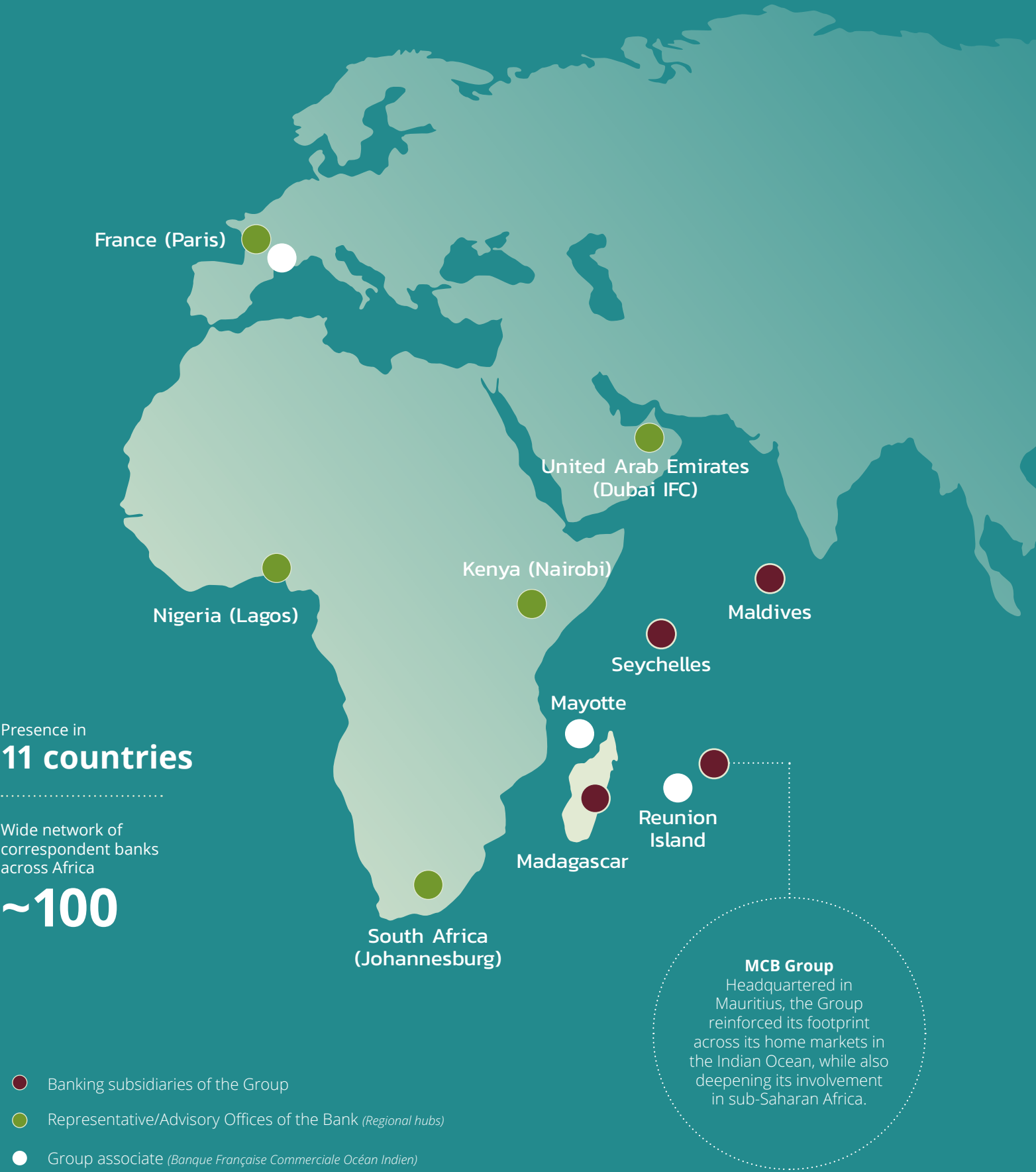




OUR CORPORATE PROFILE

Who we are

With a legacy spanning 188 years, MCB Group has grown into a reputable regional banking and financial services provider. It serves individuals, businesses and institutions across its home markets, Africa and beyond, combining deep expertise with innovation to support sustainable growth and long-term value creation.



Our channels

60

Branches/Kiosks

219

ATMs

>770,000

MCB Juice subscribers

Credit and ESG ratings

Moody's Ratings

Deposit ratings

Baa3/P-3
(Negative)

Relates to MCB Ltd

Care Ratings (Africa) Private Limited

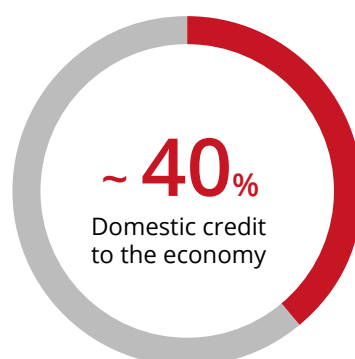
Issuer ratings

AAA (Stable)

*Pertains to the servicing of
financial obligations in Mauritius*



Domestic market shares (MCB Ltd)



Stock profile

Market capitalisation

~ **Rs 113 billion**

~ **38% of SEMDEX¹**

~ **24,500**

Ordinary shareholders
(Individual shareholders
account for 45.3% of the
ownership base)

~ **1,870**

Preference
shareholders
and bondholders

Figures are as at 30 June 2026

¹ excludes foreign currency denominated, GBL and international companies

Note: The use by MCB Group of any MSCI ESG research LLC or its affiliates ("MSCI") data, and the use of MSCI logos, trademarks, service marks or index names herein, do not constitute a sponsorship, endorsement, recommendation, or promotion of MCB Group by MSCI. MSCI services and data are the property of MSCI or its information providers, and are provided 'as-is' and without warranty. MSCI names and logos are trademarks or service marks of MSCI.

World

544th

in the world based
on Tier 1 capital
The Banker Top 1000
World Banks
2026

GTR Best Deals 2026

Captain Arctic transaction
recognised as one of the
standout deals of 2025

Africa

1st

in East Africa based
on Tier 1 capital

13th

in Africa in terms
of Tier 1 capital

The Banker Top 1000 World Banks
2026

75th

in Africa in terms of
market capitalisation

African Business Top 250
companies
2026

10th

in terms of financial
performance and
balance sheet strength

Jeune Afrique Top 300
Champions de la Finance
2025

Financial Institutions
Syndicated Loan Deal
of the Year

Global Banking & Markets Awards
2026

Financial
Institutions/Bank
Bond Deal of the Year

Global Banking & Markets Awards
2025

Africa's Best Bank for
Structured Products

Euromoney Private Banking Awards
2026

Best Cash, Liquidity and/or
Risk Management Provider –
sub-Saharan Africa

Trade Treasury Payments Awards
2026

Portfolio Financing
Deal of the Year -
Africa

IJGlobal Awards
2025

Structured Finance
Deal of the Year -
Africa

Global Banking & Markets Awards
2026



Mauritius

Best Bank

Best Bank for SMEs

Euromoney Awards
for Excellence
2026

Best Digital CX Strategy Mauritius

Digital Banker Africa Awards
2026

Best Trade Finance Provider in Mauritius

Best Bank for Cash Management

Global Finance
2026

Best Private Bank in Mauritius

The Banker, Global Private
Banking Awards
2025

Best Private Bank

Euromoney Private
Banking Awards
2026

Best Transaction Bank Mauritius

Euromoney Transaction
Banking Awards
2025

Top Employer Brand

Top Trustworthy Brand

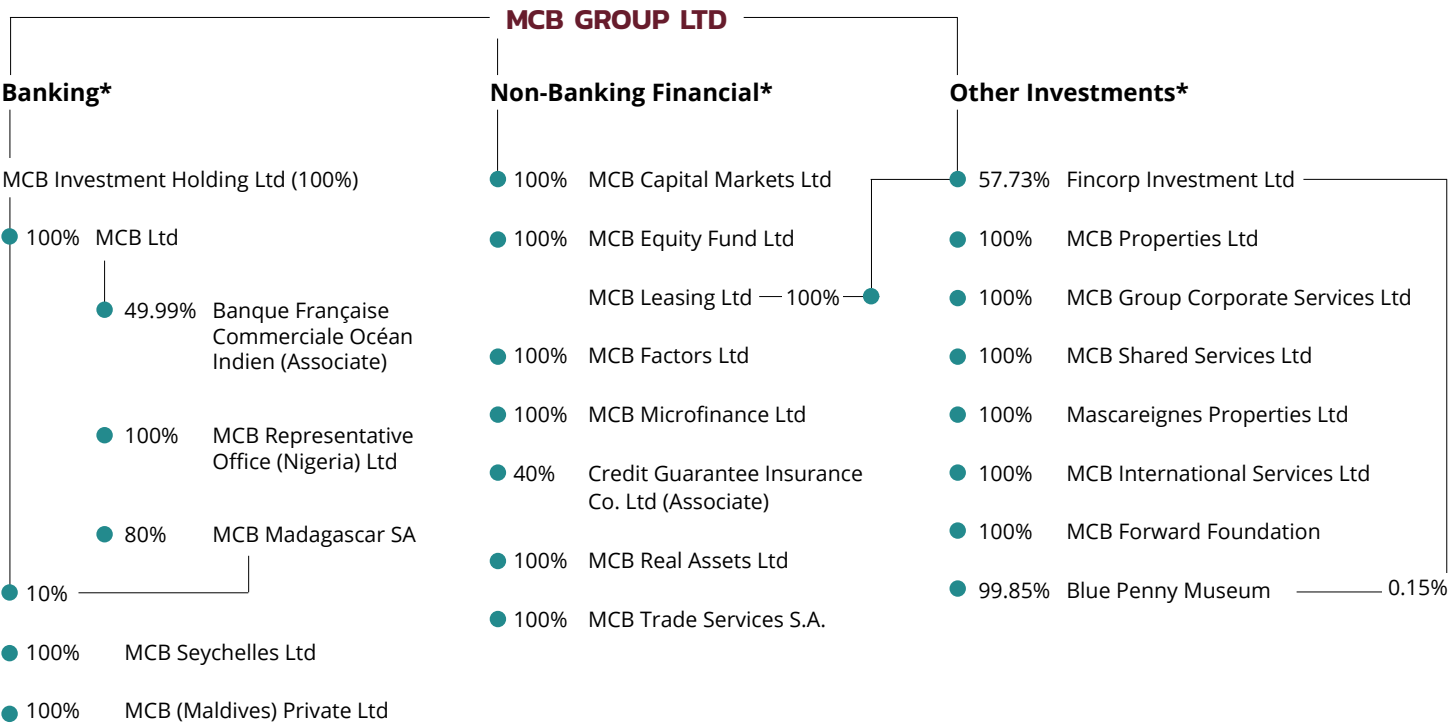
Most Innovative Brand (2nd)

Top Local Heritage Brand (2nd)

Top Brands of Mauritius by
Kantar, Brand Magic
2026

How we operate

MCB Group Ltd, which is the ultimate holding company of the Group, holds a number of subsidiaries and associates in Mauritius and beyond. The Group operates under three clusters, i.e. ‘Banking’, ‘Non-banking financial’, and ‘Other investments’. MCB Investment Holding Ltd, a wholly owned subsidiary of MCB Group Ltd, is the holding company of all the banking investments of the Group, namely MCB Ltd and the other overseas banking subsidiaries and associates. These entities enable us to serve clients across markets, diversify earnings streams and support our regional growth ambitions.



*Relate to clusters

Our clusters and entities

Banking

MCB Ltd

MCB Ltd (the ‘Bank’) is the main subsidiary of the Group and is headquartered in Mauritius. The Bank has maintained its position as the market leader in the banking sector, while establishing itself as a recognised player in selected segments in Africa. It delivers a palette of financial products and services across its client segments as follows:

Retail

Caters for the day-to-day and lifetime needs of retail customers, through lending, transactional, savings and investment solutions as well as customised account packages across different age and income groups.

Business Banking

Offers adapted solutions to micro, small and medium and mid-market enterprises, facilitating access to new markets and alternative sources of finance.

Private Wealth Management

Provides investment, advisory services and wealth management services for resident, non-resident affluent and high net worth clients as well as external asset managers.

Corporate and Institutional

Assists local and international corporates as well as institutional clients through tailored financing, transactional and investment solutions as well as syndication offerings.

Regional hubs

Our network of regional hubs in Johannesburg, Nairobi, Paris, Lagos and Dubai strengthens the Group's proximity to clients and business partners, supporting cross-border business development and access to opportunities across Africa and international markets.

Overseas entities

The Group's banking subsidiaries in Madagascar, Maldives and Seychelles, together with its associate, Banque Française Commerciale Océan Indien, operating in Réunion, Mayotte and Paris, deliver a broad range of banking solutions tailored to the needs of their respective markets.

Non-banking financial

MCB Capital Markets Ltd

MCB Capital Markets Ltd is involved in investment banking, proprietary investment and investment management. It supports clients expanding operations in Mauritius and Africa with solutions that meet their financing, strategic and investment objectives.

Offerings of MCB Capital Markets



Investment
Management



Corporate
Finance
Advisory



Brokerage and
Investments



Private
Equity



Real
Assets



Registrar and
Transfer agent

MCB Capital Partners, a subsidiary, manages the Group's investment vehicles:

MCB Equity Fund

The Group's USD 100 million evergreen fund providing expansion capital to established African businesses. It co-invests with development finance institutions, private equity, family offices, and strategic investors to identify opportunities and create value.

MCB Real Assets Ltd

This wholly owned subsidiary of the Group is the shareholder of COVIFRA, which owns the 394-key Club Med resort at Pointe aux Canonnières, Mauritius. The resort is managed by Club Med under a long-term lease agreement.

Para banking subsidiaries

MCB Microfinance Ltd

It facilitates access to credit by micro and small entrepreneurs, with a view to helping them unleash their potential as well as implementing their ideas and business plans.

MCB Leasing Ltd

Our subsidiary remains a key player in the industry, offering a wide range of innovative finance and operating leasing solutions, including green leases, as well as attractive rates on fixed deposits.

MCB Factors Ltd

As a prominent operator in Mauritius, it offers innovative advisory and counselling solutions, while customising its offer to accommodate the business growth and cash flow requirements of its clients.

Other investments

MCB Forward Foundation

It is the Group's dedicated vehicle for upholding its role as a responsible corporate citizen. It provides human, and financial resources to support specific corporate social responsibility initiatives.

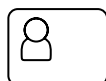
Fincorp Investment Ltd

The investment company listed on the local stock exchange with two strategic assets namely MCB Leasing Ltd and Promotion and Development (PAD) Ltd. The latter has an important asset portfolio with a significant property bias.

Our extensive and customised financial and wealth solutions

Through its banking and non-banking entities, the Group provides its clients with customised and innovative financial solutions as well as dedicated advice to meet their ambitions. We work closely with customers to understand their imperatives, challenges and priorities and deliver solutions tailored to their specific needs. Intra-Group synergies are tapped into to provide clients with required solutions, e.g. provision of investment-related services.

Individuals



Everyday Banking

- Deposit accounts (current and savings)
- Multi-currency accounts
- Cross-currency transfer and remittances (Forex transactions)
- Overdrafts
- Debit, credit and prepaid cards
- Distribution of general insurance cover
- Account sweep



Banking Channels

- Branch network
- ATM
- Internet banking
- Mobile banking: MCB Juice



Payment Services

- Local and international money transfers
- Mobile refill and payments
- Standing order instructions and direct debits
- Bank drafts
- Account transfers
- Bill payments



Savings and Investments

- Education plan/Retirement plan
- Investment funds
- Custodian services
- Fixed deposits
- Distribution of Life insurance plans, Treasury bills and Government bonds



Financing Solutions

- Home loans.
- Personal loans.
- Education loans.
- Car financing.
- Green loans and leases.
- Microfinance.
- Lombard facilities.



Wealth Management Solutions

- Wealth planning
- Discretionary portfolio management
- Non-discretionary portfolio management
- Fund selection
- Structured products
- MCB Wealth Global Balanced Certificate
- Sustainable investment solutions
- Short-term investment solutions
- Access to private equity groups and deals
- Investment trade execution
- Securities and custodian services
- Lombard financing



Cash Management Solutions

- Card and QR Acceptance
- Cards acquiring services
- Business debit and deposit cards
- Corporate Cards in MUR and FCY
- Fleetman card
- E-commerce
- Domestic and international transfers
- Transfers and remittances
- Internet Banking Pro (IB Pro) and SmartApprove App
- Bulk payment
- Mobile banking solutions
- SWIFT gpi tracker
- Host to Host Connectivity
- SWIFT Connectivity
- SWIFT Service Bureau
- SWIFT MT940 and MT942
- E-Bank Statements and Advices
- Deposit accounts
- Foreign Currency Accounts
- Cross-currency transfers in over 40 foreign currencies and remittances
- Overdrafts
- Mobile banking: MCB JuicePro
- Traditional and Centralised Direct Debit
- Cash Deposit Solutions and standing orders
- Account sweep



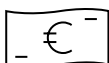
Financing Solutions

- Short and long-term loans
- Sustainable loan
- Green loan
- Syndicated loan
- Bridging loan
- Private equity
- Mezzanine financing
- Structured finance
- Factoring
- Microfinance
- Operating and finance lease
- Asset-based lending
- Lokal is Beautiful Scheme
- Lombard facilities
- Express overdraft, overdrafts and working capital
- Leasing



Trade Finance

- Documentary Import/Export Credit
- Stand By LC
- LC Re-issuance/Confirmation
- Avalisation
- Shipping guarantees
- Documentary Import/Export collections
- Trade payables financing
- Digital import LC
- Negotiation/Confirmed Documentary Credit Discounts
- Trade receivables financing
- Trade Protection Solution
- International Guarantees
- Global Trade Portal: trademu*
- Sustainable supply chain financing
- Sustainable trade finance
- Back to back LC
- Usance Paid At Sight (UPAS) Financing
- Triangular Supply Chain Financing
- Structured Trade Financing
- Structured Commodity Trade Finance



Financial Market Solutions

- Foreign currency
- Risk Management
- Investments
- Funding
- Research
- Securities and custodian services



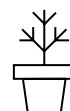
Business Services

- Checking facilities
- Payroll services
- Secretarial services
- Online business account opening



Outsourcing & Advisory Services

- Payments outsourcing
- Consulting and project management services



Investment Related Services

- Investment trade execution
- Structured products
- Structured credit
- Investment advisory services – Real assets – Private equity
- Securities and custodian services
- Brokerage services
- Investment management
- Short-term investment solutions

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